I/02/2004 FMETEKI1 00000049 10037827

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE In re application of:

Group Art Unit:

2876

Dean A. Seifert et al.

Examiner: Richard C. Fults

Serial No.:

10/037,827

Filed:

January 3, 2002

For:

ELECTRONICALLY METHOD FOR RECEIVING

TRANSFERRED FUNDS USING AUTOMATED AN

TELLER MACHINE

Attorney Docket No.: FDC 0167 PUS

THIRD SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment Commissioner for Patents United States Patent and Trademark Office Washington, D.C. 20231

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and § 1.97-1.98, the references listed and identified on the attached Forms PTO/SB08A and/or PTO/SB08B are being submitted herewith for consideration by the Examiner. This Statement is being filed in accordance with 37 C.F.R. § 1.97(c), i.e., after the mailing date of a first Office Action on the merits but before the mailing of a final action or a notice of allowance. Please note that this Information Disclosure Statement was previously submitted on August 4, 2004, but not in time for consideration by the Examiner, and is being resubmitted herewith along with the fee of \$180.00 as set forth under 37 C.F.R. § 1.17(p).

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8

I hereby certify that this paper, including all enclosures referred to herein, is being deposited with the United States Postal Service as first-class mail, postage pre-paid, in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, United States Patent and Trademark Office, Washington, D.C. 20231 on:

October 27, 2004

Michael D. Cushion

Name of Person Signing Date of Deposit

S/N: 10/037,827 Atty Dkt No. FDC 0167 PUS

While this Statement is being filed in compliance with the duty of disclosure, citation of the attached reference is not to be construed as an admission that the reference is "material" as defined under 37 C.F.R. § 1.56(b).

A copy of the reference listed on the attached Form PTO/SB08A is included herewith. Consideration and entry into the record of this reference is respectfully requested.

Respectfully submitted,

Dean A. Seifert et al.

Michael D. Cushion

Reg. No. 55,094

Attorney/Agent for Applicant

Date: 10/27/04

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| Substitute for Form 1449A/PTO | | | Complete if Known | | |
|-----------------------------------|------|--------|------------------------|------------------------------|--|
| | | | Application Number | 10/037,827 | |
| INFORMATION | DISC | LOSURE | Filing Date | January 3, 2002 | |
| STATEMENT BY APPLICANT | | | First Named Inventor | Earney E. Stoutenburg et al. | |
| NOV 0 1 2004 & |) | | Group Art Unit | 2876 | |
| (use as many sheets as necessary) | | | Examiner Name | Richard C. Vults | |
| Sheet TA PADEMARY | of | 1 | Attorney Docket Number | FDC 0167 PUS | |

| | U.S. PATENT DOCUMENTS | | | | | |
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| Examiner | Cite | U.S. PATENT D | OCUMENT Kind Code ² | Name of Patentee or Applicant of | Date of Publication of Cited | Pages, Columns, Lines, Where Relevant Passages or Relevant |
| Initials | No.1 | Number | (if known) | Name of Patentee or Applicant of Cited Document_ | Document MM-DD-YYYY | Relevant Passages or Relevant Figures Appear |
| | | 10/855,127 | | Stoutenburg et al. | Filed 05/27/2004 | |
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| Signature | | Considered | | | | |
| *EVALUATED Initial if reference considered whether as not citation is in conformance with MRED 600. Draw line through citation if not in conformance and not | | | | | | |

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.